

EXHIBIT 28

AMENDMENT TO MASTER REPURCHASE AGREEMENT

This Amendment to Master Repurchase Agreement (the "Amendment") is made by and among Lehman Brothers International (Europe) ("LBIE"), Danske Bank A/S, Cayman Islands Branch ("Danske Cayman"), Lehman Brothers Inc. ("LBI"), Lehman Commercial Paper Inc. ("LCPI") and Danske Bank A/S, London Branch ("Danske London").

WHEREAS, LBIE and Danske Cayman entered into that certain Master Repurchase Agreement dated as of August 30, 1999 (the "Repo Agreement");

WHEREAS, LBIE and Danske Cayman wish to add LBI, LCPI, and Danske London as additional parties, to the Repo Agreement, each subject to all of the rights and responsibilities as set forth in such Repo Agreement;

WHEREAS, LBI, LCPI and Danske London each wishes to become an additional party to, and each accepts all of the rights and responsibilities specified in the Repo Agreement;

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree that LBI, LCPI and Danske London are each named a party to the Repo Agreement, and that with regard to any Repurchase Transaction, the Confirmation provided by LBI, LCPI or LBIE with regard to each Repurchase Transaction pursuant to Section 3(b) of the Repo Agreement will indicate the specific branch of Danske Bank to which that Repurchase Transaction applies.

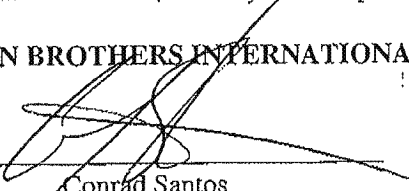
All capitalized terms used and not defined herein shall have the meaning ascribed to them in the Repo Agreement.

This Amendment may be executed in one or more counterparts, and when each party hereto has executed at least one counterpart, this Amendment shall be deemed to be the one and the same document.

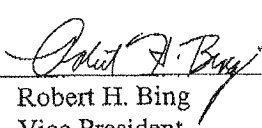
This Amendment shall become effective on the date written below.

IN WITNESS WHEREOF, the parties hereto have caused this Amendment to be executed as of March 9, 2001 by their respective authorized officers.

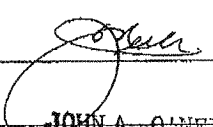
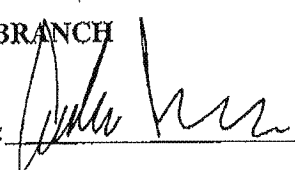
LEHMAN BROTHERS INTERNATIONAL (EUROPE)

By: 
Name: Conrad Santos
Title: Executive Director

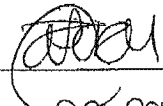

**LEHMAN BROTHERS INC.
LEHMAN COMMERCIAL PAPER INCE.**

By: 
Name: Robert H. Bing
Title: Vice President

DANSKE BANK A/S, CAYMAN ISLANDS BRANCH

| | |
|---|--|
| By:  | By:  |
| Name: <u>JOHN A. O'NEILL</u> | Name: <u>ANDERS IVERSEN</u> |
| Title: <u>VICE PRESIDENT</u> | Title: <u>VICE PRESIDENT</u> |

DANSKE BANK A/S, LONDON BRANCH

| | |
|---|--|
| By:  | By:  |
| Name: <u>CE POWER</u> | Name: <u>S. DAY</u> |
| Title: <u>MANAGER</u> | Title: <u>ASST. GEN. MANAGER</u> |